

ELECTRONIC ACCOUNT DATA OR TRANSACTIONS ROUTING SYSTEMABSTRACT OF THE DISCLOSURE

A system for routing electronic account data, includes: a first provider of account services having a first user service provider for communicating account data initiated from a first set of users and a first customer service provider for communicating the account data with a first set of customers; a second provider of account services having a second user service provider for communicating account data initiated from a second set of users and a second customer service provider for communicating the account data with a second set of customers; and an electronic account exchange system communicating with the first and second user service providers and the first and second customer service providers, the electronic account exchange system being operable to permit one or more of the first set of users to communicate its account data with one or more of the second set of customers.